

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Toyota Motor Credit Corporation

In Re:  
Anthony DiProspero & Janice DiProspero,  
  
Debtors.



Order Filed on December 11,  
2017 by Clerk U.S. Bankruptcy  
Court District of New Jersey

Case No.: 14-14572-JNP

Adv. No.:

Hearing Date: 8/22/2017 @ 10:00 a.m..

Judge: Jerrold N. Poslusny

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: December 11, 2017**

  

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Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Anthony DiProspero & Janice DiProspero

Case No: 14-14572-JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon appearing, upon a motion to vacate the automatic stay as to a 2011 Toyota RAV4, VIN 2T3DFFDV0BW119291, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 28, 2017, Debtors are due for the installments due June 27, 2017 through November 28, 2017 for a total default of \$2,515.59 (6 x \$426.17, less partial balance of \$41.43); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,515.59 will be paid over six months by Debtor, in addition to the regular installment payment, remitting \$419.27 per month for three months which additional payments shall begin on January 1, 2017 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular installment payments are to resume December 28, 2017, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly installment payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Anthony A DiProspero  
Janice M DiProspero  
Debtors

Case No. 14-14572-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2017.

db/jdb +Anthony A DiProspero, Janice M DiProspero, 421 Periwinkle Drive, Deptford, NJ 08096-5109

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 13, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
George C. Greatrex, Jr. on behalf of Creditor The Heritage Homeowners Association, Inc.  
ggreatrex@sgglawfirm.com, kmuchler@verizon.net  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Laura M. Egerman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION  
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Laura M. Egerman on behalf of Creditor Seterus, Inc. as the authorized subservicer for  
Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc.  
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Patrick O. Lacsina on behalf of Creditor Seterus, Inc. as the authorized subservicer for  
Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc.  
bmusarra@rasnj.com, bkyecf@rasflaw.com, legerman@rasnj.com  
Seymour Wasserstrum on behalf of Debtor Anthony A DiProspero mylawyer7@aol.com,  
ecf@seymourlaw.net  
Seymour Wasserstrum on behalf of Joint Debtor Janice M DiProspero mylawyer7@aol.com,  
ecf@seymourlaw.net

TOTAL: 9